WHAT IS CLAIMED IS

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- 1. A payment distribution method for distributing payment to a plurality of product/service providers of a predetermined fee paid by a user using their products/services by means of a network access device on an electronic network over a predetermined billing period, comprising the steps of:
- (1) setting up a system server and running a system 10 program on the server;
 - (2) installing and running a client program on said user's network access device;
 - (3) recording data of usage of said products/services by said user, the data comprising at least one of the following usage elements: size of files accessed, number of files accessed, time spent on providers' sites, duration of download processes and number of download transmissions;
- (4) calculating payment distribution to those providers
 20 provided products/services to said user over the billing
 period by dividing the user's fee into shares among them
 generally according to the usage element associated with
 each provider in relation to the total usage element
 associated with all providers; and
- 25 (5) Distributing calculated payments to said providers.
 - 2. The payment distribution method as claimed in claim 1, wherein step (3) comprises recording the usage data on said network access device, if said user uses said products/services bypassing the system server.
 - 3. The payment distribution method as claimed in claim
 - 1, wherein step (3) comprises recording the usage data on

the system server, if said user uses said products/services via the system server.

- 4. The payment distribution method as claimed in claim 1, wherein in step (3) the usage data is recorded on either one or both of the system server and the network access device, and step (3) includes consolidating the usage data recorded on the system server and the network access device generate total to usage data for 10 calculation in step (4).
 - 5. The payment distribution method as claimed in claim 4, wherein in step (3) the usage data is recorded on both the system server and the network access device, and the usage data is consolidated by the network access device, and in step (4) the payment distribution is calculated by the network access device.
- 6. The payment distribution method as claimed in claim
 20 4, wherein in step (3) the usage data is recorded on the
 network access device, and in step (4) the payment
 distribution is calculated by the network access device.
- 7. The payment distribution method as claimed in claim
 4, wherein in step (3) the usage data is recorded on both
 the system server and the network access device, and the
 usage data is consolidated by the system server, and in
 step (4) the payment distribution is calculated by the
 system server.

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8. The payment distribution method as claimed in claim 1, wherein the distributed payments sum up substantially to the user's fee.

9. The payment distribution method as claimed in claim 1, wherein in step (4) the payment distribution is calculated using the follow formula:

$$P_i = \left(\frac{x_i}{X}\right) f_0$$
 where $\sum_{alli} \frac{x_i}{X} = 1$

fo = Predetermined fee paid by user

P_i = Payment for distribution to provider i

10 x_i = Usage element of use by user for provider i

X = Usage element of use by user for all
providers.

10. The payment distribution method as claimed in claim
15 9, wherein the formula is generalized to:

$$P_{i} = \left(w_{1} \frac{x_{i,1}}{X_{1}} + w_{2} \frac{x_{i,2}}{X_{2}} + \dots + w_{j} \frac{x_{i,j}}{X_{j}}\right) f o$$

Where
$$\sum_{alli} w_j = 1$$
, $\sum_{alli} \frac{x_{i,j}}{X_j} = 1$

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 $x_{i,1}$ and X_1 = size of files accessed from provider i and all providers respectively

 $x_{1,2}$ and X_2 = number of files accessed from provider i and all providers respectively

 $x_{i,3}$ and X_3 = time spent on sites of provider i and all providers respectively

 $x_{i,4}$ and X_4 = duration of download processes from provider i and all providers respectively

 $x_{i,5}$ and x_{5} = number of download transmissions from provider i and all providers respectively

 w_i = weighing factor ranging from 0 to 1 inclusive.

- 11. The payment distribution method as claimed in claim 1, wherein a plurality of said users are involved, with step (3) and step (4) taken for each of them, and step (4) includes subsequently integrating the calculated payments in relation to all the users.
- 12. The payment distribution method as claimed in claim
 10 11, wherein in step (4) the calculated payments are
 integrated by the system server, and in step (5) the
 payments are distributed by the system server.
- 13. The payment distribution method as claimed in claim
 15 5, wherein in step (3) the usage data is consolidated by
 the network access device during a predetermined interval
 following the billing period.
- 14. The payment distribution method as claimed in claim
 20 5, wherein a plurality of said users are involved, with
 step (3) and step (4) taken for each of them, and step
 (4) includes subsequently transmitting the calculated
 payment distributions from the network access devices to
 the system server for integration thereby before taking
 25 step (5).
 - 15. The payment distribution method as claimed in claim 14. wherein in step (4) the calculated distributions are transmitted from the network access devices to the system server over a predetermined interval following the billing period.

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16. The payment distribution method as claimed in claim 15, wherein in step (3) the usage data is consolidated by the network access device during the same predetermined interval as that of step (4).

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- 17. The payment distribution method as claimed in claim 6, wherein a plurality of said users are involved, with step (3) and step (4) taken for each of them, and step (4) includes subsequently transmitting the calculated payment distributions from the network access devices to the system server for integration thereby before taking step (5).
- 18. The payment distribution method as claimed in claim
 15 17, wherein in step (4) the calculated payment distributions are transmitted from the network access devices to the system server over a predetermined interval following the billing period.
- 20 19. The payment distribution method as claimed in claim 1, wherein step (5) includes neglecting some of said providers of smallest shares in the calculated payment distribution.
- 25 20. The payment distribution method as claimed in claim 19, wherein step (5) includes setting a maximum number of providers per payment distribution in descending order of their shares to neglect those providers in excess of the number.

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21. The payment distribution method as claimed in claim 19, wherein step (5) includes setting a minimum cut-off

share percentage to neglect those providers of shares smaller than the cut-off percentage.

- 22. The payment distribution method as claimed in claim 1, including the following step between step (2) and step (3):(2A)registering each of said provider and user participating in the method and setting up an individual account therefor.
- 10 23. The payment distribution method as claimed in claim 22, being set up and operated by a system operator and run by a business operator who is only responsible for taking step (2A) and step (5).